

## **HSTA VEBA Members Transitioning to EUTF**

### **Frequently Asked Questions – November 18, 2010 Update**

*Q8: Before I make a decision on which health plan to choose, I need to know how much I would have to pay for each plan. Will EUTF announce what the employee contribution amounts will be for all the health plans, before the November 24, 2010 limited open enrollment period deadline, so I can compare the costs and make an informed decision?*

**A8: Unfortunately, the employee contribution amounts for all the plans effective from January 1, 2011 will not be available before November 24, 2010. Meanwhile, if you would like to know what the current employee contribution amounts are for each health plan, effective only up until December 31, 2010, we have attached Exhibit A for your reference.**

**The EUTF Board of Trustees is scheduled to meet on November 24 and December 8 to discuss proposed increases to the insurance carriers' contracts effective from January 1, 2011. Once the insurance carriers' contracts are resolved and any changes to the total health plan premium costs are known, then the amounts of the employee contributions can be determined. We will announce that information at that time and post it on our website. You can check the EUTF website daily for any updates: [www.eutf.hawaii.gov](http://www.eutf.hawaii.gov)**

*Q9: Will EUTF extend the November 24, 2010 deadline for the limited open enrollment period?*

**A9: No.**

*Q10: Some co-workers at my school have told me that we all need to submit a Form EC-1 during this limited open enrollment period, even if we want to continue the same coverage, and that if we don't do so, we will lose health coverage from February 1, 2011. Is that true?*

**A10: No. If you do not submit a Form EC-1 during the limited open enrollment period, EUTF will assume that you wish to continue your coverage that was effective January 1, 2011. This matter was addressed in an earlier EUTF memo dated October 14, 2010, which provided the following question and answer:**

*"If I do not complete an EC-1 Enrollment Form during the limited open enrollment, will my health benefits terminate on January 31, 2011?"*

**No. Please see the table starting on page 1. You will not be terminated, but will be converted to a EUTF plan as shown in the table. Your health benefit plans that EUTF converted you to will continue."**

Q11. I am in the VEBA supplemental dental plan. What EUTF dental plan will I be transitioned to?

**A11. You will not have EUTF dental coverage because EUTF does not have a supplemental dental plan. If you wish to have EUTF dental coverage you must complete an EC-1 during open enrollment and select dental coverage, which is effective February 1, 2011. As a reminder, if you complete an EC-1 to select dental coverage, be sure to select any other plans you wish to be enrolled in, such as prescription drug.**

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**  
**STATE ACTIVE EMPLOYEES**  
**ALL BU'S EXCEPT BU'S 7, 11, AND 12**  
**EMPLOYER/EMPLOYEE CONTRIBUTIONS**  
**EFFECTIVE JANUARY 1, 2010 (KAISER PLANS)**  
**EFFECTIVE FEBRUARY 1, 2010 (ALL OTHER PLANS)**

Benefit Plan	Type of Enrollment	Monthly Employer Contribution	Monthly Employee Contribution	Total Contribution Required
<b>MEDICAL PLANS</b>				
<b>EUTF PPO (HMA) - 90/10 Plan</b> <b>RSN Chiropractic</b>	Self	\$136.80	\$146.56	\$283.36
	Two-Party	\$331.60	\$356.10	\$687.70
	Family	\$423.36	\$453.68	\$877.04
<b>EUTF PPO (HMSA) - 80/20 Plan</b> <b>RSN Chiropractic</b>	Self	\$136.80	\$137.36	\$274.16
	Two-Party	\$331.60	\$333.74	\$665.34
	Family	\$423.36	\$425.16	\$848.52
<b>EUTF Prescription Drug (informedRx)</b>	Self	\$32.42	\$31.44	\$63.86
	Two-Party	\$78.60	\$76.46	\$155.06
	Family	\$100.36	\$97.60	\$197.96
<b>EUTF HMO (HMSA)</b> <b>Prescription Drug</b> <b>RSN Chiropractic</b>	Self	\$169.22	\$215.10	\$384.32
	Two-Party	\$410.20	\$522.64	\$932.84
	Family	\$523.72	\$666.18	\$1,189.90
<b>Kaiser Comprehensive (eff 1/1/10)</b> <b>Prescription Drug</b> <b>RSN Chiropractic</b>	Self	\$169.22	\$142.72	\$311.94
	Two-Party	\$410.20	\$346.24	\$756.44
	Family	\$523.72	\$441.72	\$965.44
<b>Kaiser Basic (eff 1/1/10)</b> <b>Prescription Drug</b> <b>RSN Chiropractic</b>	Self	\$169.22	\$107.04	\$276.26
	Two-Party	\$410.20	\$259.60	\$669.80
	Family	\$523.72	\$331.20	\$854.92
<b>EUTF Supplemental (HMSA)</b> <b>informedRx Prescription Drug</b> <b>RSN Chiropractic</b>	Self	\$101.30	\$101.70	\$203.00
	Two-Party	\$245.38	\$247.42	\$492.80
	Family	\$313.48	\$315.08	\$628.56
<b>Royal State Supplemental</b> <b>Prescription Drug</b> <b>RSN Chiropractic</b>	Self	\$35.06	\$21.56	\$56.62
	Two-Party	\$86.14	\$53.60	\$139.74
	Family	\$97.82	\$59.58	\$157.40
<b>EUTF High Deductible Health Plan (HMSA)</b> <b>Prescription Drug</b>	Self	\$169.22	\$91.10	\$260.32
	Two-Party	\$410.20	\$222.36	\$632.56
	Family	\$523.72	\$283.70	\$807.42
<b>DENTAL PLAN</b>				
<b>HDS Dental</b>	Self	\$17.06	\$13.72	\$30.78
	Two-Party	\$34.18	\$27.40	\$61.58
	Family	\$70.66	\$30.68	\$101.34
<b>VISION PLAN</b>				
<b>VSP Vision</b>	Self	\$3.64	\$2.40	\$6.04
	Two-Party	\$6.76	\$4.42	\$11.18
	Family	\$8.84	\$5.78	\$14.62
<b>LIFE INSURANCE</b>				
<b>Standard Life Insurance</b>	Employee	\$4.16	\$0.00	\$4.16